

## CASE: MICROFINANCE

# From the Field: Planting Seeds of Empowerment

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For the past seven years, my wife Rita and I have been working with subsistence farmers in Rwanda, Uganda, and the Eastern Democratic Republic of Congo.

Rita and I are not farmers. We are urbanites raised in Toronto Canada. Both of us grew up in challenging economic circumstances. Rita's parents were Hungarian refugees, who escaped the communists in 1956. Her father worked three jobs to support the family while her mother cleaned houses and worked as a bank teller.

My father died when he was 29 years old, leaving my mother at 26 with a six month old daughter and myself at four and a half. We both had loving families but no financial resources. Rita and I started working as young children to help our families, and to pay for the things we wanted.

For myself, as time went on, work turned into a career, and fortune smiled. A successful business life that provided all that I could want, beyond what I dreamed possible. Rita and I met, married and raised four children.

In my early thirties, I recognized that I had been given many opportunities and it was time to give back. Over the years I sat on many not for profit boards, including a global micro finance organization (I was instrumental in bringing them into Canada).

Rita and I have also been blessed with the opportunity to travel extensively. Having experienced Europe in our late teens, we chose the less traveled path, exploring



developing countries. It didn't take long to see that the majority of the planet doesn't live the way we do in the developed world.

Just prior to the Haitian earthquake, the two of us were in Port Au Prince, visiting some micro credit groups and saw a distressing sight. No, it wasn't the abject poverty and deplorable living conditions of the general population. It was the complete and total excess of the multitude of NGO's working in Haiti. Situated high above the city, removed from the very reason they were there, "aid workers" wined and dined in a variety of fancy restaurants, enjoying multi course meals of global culinary choices. Chauffeured around in \$100,000. Range Rovers, and staying in the best hotels available. We knew that there was a massive disconnect between intention and delivery.

Having visited the Great Lakes region of Eastern Africa, Rita had the opportunity to return to Rwanda with a journalist

friend who was writing an article on the "truth and reconciliation" process of healing after genocide. There she witnessed the testimony's of both a victim and her perpetrator ( a man who murdered her entire family ). After a long period of working together, they had come to rely on each other's acceptance and forgiveness in order to heal themselves and each other. Rita called me and said " I don't know what we are going to do, but we must start here!

"Rita happened to be driving back from the village where this took place with our previous driver guide Paul Ruganintwari. As they were talking he remarked that a sheep could change a farming family's life. And so our project was born.

The difference between being poor in Canada, and poverty in Africa is that in Canada there is the opportunity to lift yourself. That was our goal, to provide that same opportunity for the poor rural farmer to help themselves regain a sense of dignity, independence, and have a sustainable and scalable method of doing so. The adage " teach a man to fish ...." isn't quite accurate. These people know how to fish, what they lack is the " bait ". Thus, The Shit Starts Here was born.

## The Shit Starts Here - A Guardian Project Initiative

It should be noted that in Africa, we are known by the name of our family foundation, The Guardian Project. In Canada, it seemed appropriate to be called The Shit Starts Here. Not only does it convey a sense of personal responsibility to take action, and a reference to the initial emphasis of project, it also makes people laugh. This elicits questions, conversations, and occasionally donations. However, as

we continue to expand into other areas of sustainable techniques in collaboration with the various cooperatives we engage with, we will refer to ourselves as The Guardian Project.

The Shit Starts Here (TSSH), provides small livestock to subsistence farming co-operatives, primarily working with women, ex combatants, and vulnerable communities adjacent to national parks. This helps stabilize these communities and assists in the prevention of illegal poaching, while at the same time accessing an alternative way to provide for themselves utilizing techniques that replenish nutrients to the soil, and simultaneously increasing both quality and quantity of crop yields.

TSSH is an initiative similar to micro-finance but the currency is animals, and the loan is interest free. Pivotal to the program is a “pay forward” component which ensures self- sustainability.

The project utilizes composting animal manure to create organic fertilizer. For those waiting to receive an animal, they can begin making compost piles (or pits) from available organic materials.

As farmers apply the composted materials, beyond the agricultural benefits, they are developing self sufficiency, dignity, independence, conservation, as well as family and community stability.

Through composting, mulching, and the natural reproduction of the animals, the benefits become quantifiable as farmers move from subsistence to sustenance to surplus.

Working from “ the bottom up “ we avoid the pitfalls of “ top down” bureaucracy, fees for service, and the bragging rights attendant with third parties.

We are transparent, scalable, and self sustaining.



## Methodology

### Phase One

The process begins by identifying a critical farming co-operative (we try to work in post conflict areas ) with the assistance of a local partner familiar with the language, area and the needs of the community. The partner will act as liaison, fixer, and translator. These are all volunteers committed to improving the lives of their own people.

Once identified, an initial meeting is arranged by our partner with the co-operative leaders, members, and us. The concept, terms, and conditions are then explained and will form the basis of a

communal contract. The number of member recipients are then discussed (this is of course a function of what we can afford, measured against the needs of the most vulnerable members ), and a feasible number of members are agreed upon.

The possibility of sourcing animals locally is discussed to ensure that the revenue from the purchase also remains in the community, benefiting local residents where possible. Sourcing locally also eliminates the trauma to animals suffered during transportation on bad roads and adaptation to new climate, water and food.

A date is set for distribution and animals are then sourced. As well, a local veterinarian will be arranged to check the condition and health of the animals. At that time, everyone gathers, the project's goals, benefits, and recipient's responsibilities are reiterated, and distribution begins. Traditionally, recipients receive their animal through a lottery process to avoid any sense of favoritism, though in certain communities, this may be altered.



When a farmer and animal are matched, the vet will tag the animal, and then the name of the farmer, and the number of the animal are written on a ledger, to be attached to the contract (all names and numbers are on a single sheet, and attached to a single contract) and the farmer makes his or her mark, or if possible, signs their name.

In addition, males are provided when not locally available, which are owned by the co-operative collectively, and rotated for stud purposes to prevent inbreeding. Again, the farmers are quite familiar with this concept, and it is readily understood. Thus phase one of the process is complete.

## Phase Two

As per the contract and the sensitization, the farmers understand that the purpose of the initiative is for manure collection and composting for the production of organic fertilizer. The majority of the farmers we have worked with are familiar with this process, however, there have been times where this must be explained and taught. If this is the case, we provide the partner and leaders with a brief written simple explanation of how to turn animal manure into compost, including photographs taken from other co-operatives. For those without animals, composting using available organic

materials is taught. During our visits, we do a practical demonstration building a compost pile using local available materials (without manure to highlight the benefits of composting regardless ). It's hard work under a hot sun, but the women (and some men ) lend a hand, laugh supportively at the two of us, and appreciate the lessons learned.

Meetings of the farmer members are held on a regular basis, as they were organized as a cooperative prior to the initiative. Added to their meetings, discussions are held in which farmers share successes and challenges as well as keep track of births and deaths. These are recorded and we are sent update reports from the Partner semi-annually.

As the females reproduce, and once the farmers have an agreed upon minimum number of animals, they are ready to pay one forward.

When the time is right, a new member, or new co-operative is identified, and the sensitization process as described above is repeated. A meeting date is then arranged between the donor group and the new recipients, following the same process as outlined previously. When possible we are in attendance. This exchange is quite celebratory. During a final reiteration of terms and processes, one member of the



donor co-operative will address the new member or new co-operative, telling “ his or her story “ of how they have benefitted from the experience.

This highlights our goal of The Shit Starts Here’s built in redundancy, as it is now “Congolese helping Congolese” (or whatever country we are in).

Finally, once a farmer has paid forward, they commit to maintaining three animals in perpetuity. This maintains the manure composting process in perpetuity. Having now honored the terms of the contract, all subsequent animals are theirs to do as they please; sell, eat, or increase their livestock numbers.

Recently, we have expanded the project to include seeds and tree saplings, employing

the same methodology including the pay forward component.

Thus the initiative continually expands. When we return to the communities we have worked with, it is to visit and listen to the stories proudly told of improvements once thought out of reach, not to make additional donations. Not charity, but a self empowering initiative that allows locals to help locals. We have become farmers of possibilities.

It should also be noted that when the day comes that Rita and I are no longer able to return to Africa, each year thousands of animals, seeds, and saplings will still be paid forward. We have already witnessed third and fourth generations pay forward ceremonies. At many, local donors are paying forward to new recipients from different cooperatives they’ve never met before. The continuation of this project rests with the people themselves. There is no need to continue to feed the machine.

Its perpetuation is built into the methodology. Truly defining the essence of sustainability!

Throughout our travels we continually meet many local people who want to partner with us, take us to their communities and initiate the project there. Currently we have impacted the lives of approximately 10,000 farming families in three different countries, working with seven national parks. When we started we had no idea where this would grow to, we knew the idea was simple, and the onus of success rested with the communities themselves, not us.

Our commitment like our passion is fueled by the very people who are regarded as the poorest of the poor. Their wealth of spirit and determination is a currency we in the west could all benefit from.

One hundred percent of our funding goes directly to the project; no overhead, no personal expenses, no leakage. Although the majority of our funding has been provided by the two of us, we have been blessed with the financial support of friends, family, and compassionate strangers who have heard of what has been achieved in a few short years, by the hard diligent work of those people who by accident of birth have suffered through no fault of their own, but through this initiative can help themselves.

For more information, including recipient testimonials, and donation opportunities (tax receipts for Canadians will be provided ), we have a web site at [www.theshitstartshere.com](http://www.theshitstartshere.com) and a Facebook page

at: [The Shit Starts Here - A Guardian Project Initiative](#) ■

*Jeff Rayman has spent his professional life as a serial entrepreneur. Working in the film industry, investment finance, wealth management, and business consulting. In addition, he is a Rotarian, and sits on several not for profit boards. Currently, with his wife Rita, they oversee The Guardian Project, a rural agricultural initiative in Rwanda, Uganda, and the Democratic Republic of Congo.*

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